



Aetna Health of California Inc.  
PO BOX 14079  
LEXINGTON, KY 40512-4079

**Statement date:** June 22, 2026

**Member:** STEVEN JONES

**Member ID:** W278286922

**Group #:** 0187677-10-202 A EACYCR

**Group name:** COUNTY OF SAN MATEO

**QUESTIONS?** Contact us at [aetna.com](https://www.aetna.com)

1-833-576-2494

Or write to the address shown above.

STEVEN JONES  
702 FARLEY ST  
MOUNTAIN VIEW CA 94043

## Explanation of Benefits (EOB) - This is not a bill

Your Explanation of Benefits (EOB) helps you understand what happened with your recent health care claim. It shows the amount billed by your provider, your member rate and cost share, and what your plan paid along with the savings you received. Take a moment to review your EOB and make sure everything looks correct. If you owe anything, you'll receive a bill directly from your doctor or health care provider; not from us. For convenience, you can change your delivery preferences anytime and easily view, print, or download your EOBs online.

## Track your health care costs

Going to a provider in the network saves you money. That's because we have arranged discounted rates with these providers. To find a doctor or other health care professional, go to [www.aetna.com](https://www.aetna.com).

### Amount you have left to meet deductible

To see your latest deductible totals, look for "**Your benefit balances**" toward the end of this statement. It shows any amounts remaining for this plan year.

## Your payment summary

| Patient       | Provider | Plan's share |         |           | Your share |
|---------------|----------|--------------|---------|-----------|------------|
|               |          | Amount       | Sent to | Send date | Amount     |
| Steven (self) |          | \$0.00       |         |           | \$30.00    |
| Total:        |          | \$0.00       |         |           | \$30.00    |

## A guide to key terms

| Term                                                                                                               | This means                                                                                                                                         | Your totals     |
|--------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| <b>Amount billed:</b>                                                                                              | The amount your provider charged for services.                                                                                                     | <b>\$330.00</b> |
| <b>Member rate/<br/>Allowed amount:</b>                                                                            | This is the health plan covered amount which may reflect a health plan discount. This may be referred to as the allowed amount or negotiated rate. | <b>\$153.80</b> |
|  <b>Pending or not payable:</b> | Charges that are either not covered or need more review by us. Read 'Your Claim Remarks' to learn more.                                            | <b>\$153.80</b> |
| <b>Deductible:</b>                                                                                                 | A cost share amount you pay for covered services before your plan starts to pay.                                                                   | <b>\$0.00</b>   |
| <b>Coinurance:</b>                                                                                                 | When you pay part of the bill and we pay part of the bill. It is a cost share out-of-pocket amount.                                                | <b>\$0.00</b>   |

Continued on next page



| Term        | This means                                                                                                 | Your totals |
|-------------|------------------------------------------------------------------------------------------------------------|-------------|
| Copay:      | The fixed cost share amount you pay when you visit a doctor or health care provider.                       | \$30.00     |
| Your share: | The amount you're responsible for after your plan paid its share. You may have already paid your provider. |             |

Your claims up close

Claim for Steven (self)

|                                              |               |             |                                    |                       |            |                  |              |                  |                      |
|----------------------------------------------|---------------|-------------|------------------------------------|-----------------------|------------|------------------|--------------|------------------|----------------------|
| Claim ID: EYPDVJHP400<br>Received on 6/20/26 | Amount billed | Member rate | Pending or not payable (Remarks) ⓘ | Applied to deductible | Your copay | Amount remaining | Plan's share | Your coinsurance | Your share C+D+E+H=I |
| Service type and date                        | A             | B           | C                                  | D                     | E          | F                | G            | H                | I                    |
| OFFICE VISIT 99202 on 6/9/26                 | 120.00        | 77.00       | 62.00(1)                           |                       | 15.00      | 62.00            | 62.00(100%)  |                  | 15.00                |
| CHIROPRACTIC MANIPULATION 98943 on 6/9/26    | 15.00         |             | 15.00(1)                           |                       |            | 15.00            | 15.00(100%)  |                  |                      |
| CHIROPRACTIC MANIPULATION 98940 on 6/9/26    | 70.00         | 24.00       | 24.00(1)                           |                       |            | 24.00            | 24.00(100%)  |                  |                      |
| ELECTRIC STIMULATION THERAPY 97014 on 6/9/26 | 20.00         | 14.40       | 14.40(1)                           |                       |            | 14.40            | 14.40(100%)  |                  |                      |
| Refer to Remarks Section                     |               |             | (2)                                |                       |            |                  |              |                  |                      |
| Totals:                                      | 225.00        | 115.40      | 115.40                             | 0.00                  | 15.00      | 115.40           | 115.40       | 0.00             | \$15.00              |

ⓘ You can find all numbered claim remarks in 'Your Claim Remarks' section.

Claim for Steven (self)

|                                               |               |             |                                    |                       |            |                  |              |                  |                      |
|-----------------------------------------------|---------------|-------------|------------------------------------|-----------------------|------------|------------------|--------------|------------------|----------------------|
| Claim ID: EYY2VJHQF00<br>Received on 6/20/26  | Amount billed | Member rate | Pending or not payable (Remarks) ⓘ | Applied to deductible | Your copay | Amount remaining | Plan's share | Your coinsurance | Your share C+D+E+H=I |
| Service type and date                         | A             | B           | C                                  | D                     | E          | F                | G            | H                | I                    |
| CHIROPRACTIC MANIPULATION 98943 on 6/16/26    | 15.00         |             | (1)                                |                       | 15.00      |                  |              |                  | 15.00                |
| CHIROPRACTIC MANIPULATION 98940 on 6/16/26    | 70.00         | 24.00       | 24.00(1)                           |                       |            | 24.00            | 24.00(100%)  |                  |                      |
| ELECTRIC STIMULATION THERAPY 97014 on 6/16/26 | 20.00         | 14.40       | 14.40(1)                           |                       |            | 14.40            | 14.40(100%)  |                  |                      |
| Refer to Remarks Section                      |               |             | (2)                                |                       |            |                  |              |                  |                      |
| Totals:                                       | 105.00        | 38.40       | 38.40                              | 0.00                  | 15.00      | 38.40            | 38.40        | 0.00             | \$15.00              |

ⓘ You can find all numbered claim remarks in 'Your Claim Remarks' section.



Your Claim Remarks

General Remarks:

- (1) You do not owe this. Your doctor's contract with us includes a fixed pre-payment for certain services. This is one of those services, so no separate payment was made. [U12]
- (2) Your provider may have sent diagnosis codes with your claim. You may obtain these codes and their meanings by contacting us at the number listed at the top of the first page. We will also provide your treatment codes and their meanings, if they do not appear on this statement. If you have questions about your diagnosis or your treatment, please contact your provider. [H63]

Your benefit balances to date for 1/1/26 to 12/31/26

| Individual Balances                      | Annual limit | Amount used | Amount remaining |
|------------------------------------------|--------------|-------------|------------------|
| Steven (self)                            |              |             |                  |
| Medical In Network Out of Pocket Maximum | \$1,000.00   | \$105.00    | \$895.00         |
| Family Balances                          | Annual limit | Amount used | Amount remaining |
| Medical In Network Out of Pocket Maximum | \$3,000.00   | \$105.00    | \$2,895.00       |

A complete list of your benefit balances and plan details can be found on your secure member website.

### Access your benefits anytime!



Register or log into your member website today. When you're there, you can:

- View claims, EOB statements, and letters
- Find care and providers
- Track spending and deductibles
- Switch to paperless statements and so much more

Just scan the QR code to the left with your mobile phone to get started.

We don't discriminate on the basis of race, color, national origin, age, disability or sex (consistent with 45 CFR § 92.101(a)(2)). We also don't exclude people or treat them less favorably because of race, color, national origin, age, disability or sex. Visit [Aetna.com/legal-notices/nondiscrimination-notice.html](https://www.aetna.com/legal-notices/nondiscrimination-notice.html) to view our Notice of Nondiscrimination. If you need language help and supportive aids free of charge, go to: [Aetna.com/individuals-families/information-in-other-languages.html](https://www.aetna.com/individuals-families/information-in-other-languages.html). Need a copy of this notice? Just call the phone number on your ID card.

HMO and DMO-based plans - **IMPORTANT:** Can you read this letter? If not, we can have somebody help you read it. You may also be able to get this letter written in your language. For free help, please call right away at 1-877-287-0117.

Planes basados en DMO y HMO - **IMPORTANTE:** ¿Puede leer esta carta? En caso de no poder leerla, le brindamos nuestra ayuda. También puede obtener esta carta escrita en su idioma. Para obtener ayuda gratuita, por favor llame de inmediato al 1-877-287-0117.

## More Information

**Do you have questions? Call us free of charge at the toll-free number on the first page of this statement or on your member ID card.**

### Appeals

**Please send your written appeal along with a copy of this entire EOB to this address:**

Appeals Resolution Team  
PO BOX 14032  
Lexington, KY 40512-4032

You are entitled to a review (appeal) of this benefit determination if you have questions or do not agree.

To obtain a review, you or your authorized representative should call our Member Services Department using the telephone number displayed on the member ID card or submit a request in writing to the address shown above. Your request should include the group name (e.g., your employer), your name, member ID, address and date of birth and other identifying information shown on this notice, and any comments, documents, records and other information you would like to have considered, whether or not submitted in connection with the initial claim. You may also request (free of charge) documents relevant to your claim. Verbal or written requests for review of the adverse determination must be communicated, mailed or delivered within 180 days following receipt of this explanation or such longer period as may be specified in your plan brochure or Summary Plan Description.

If your plan provides for a single appeal, notice of the final determination will be sent within 60 days following receipt of your request unless otherwise required by state law.

If your plan provides for two appeals, notice of a determination will be sent within 30 days following receipt of your request unless otherwise required by state law. If you do not agree with such determination, you have the right to file a second request for review.

Please review your plan documents or contact your plan administrator to determine the appeals process available to you.

If you do not agree with the final determination on review, you have the right to bring a civil action under Section 502(a) of ERISA, if applicable.

A copy of the specific rule, guideline or protocol relied upon in the adverse benefit determination will be provided free of charge upon request by you or your authorized representative.

The California Department of Managed Health Care is responsible for regulating health care service plans. If you have a grievance against your health plan, you should first telephone your health plan at 888-466-2219 and use your health plan's grievance process before contacting the department. Utilizing this grievance procedure does not prohibit any potential legal rights or remedies that may be available to you. If you need help with a grievance involving an emergency, a grievance that has not been satisfactorily resolved by your health plan or a grievance that has remained unresolved for more than 30 days, you may call the department for assistance. You may also be eligible for an Independent Medical Review (IMR). If you are eligible for IMR, the IMR process will provide an impartial review of medical decisions made by a health plan related to the medical necessity of a proposed service or treatment, coverage decisions for treatments that are experimental or investigational in nature and payment disputes for emergency or urgent medical services. The department also has a toll-free telephone number 888-466-2219 and a TYY line (877-688-9891) for the hearing and speech impaired. The department's Internet Web site ([www.HealthHelp.ca.gov](http://www.HealthHelp.ca.gov)) has complaint forms, IMR application forms and instructions online.

In addition to Section 790.03 of the Insurance Code, Fair Claims Settlement Practices Regulations govern how insurance claims must be processed in this state. These regulations are available at the Department of Insurance Internet Web site, [www.insurance.ca.gov](http://www.insurance.ca.gov), or by calling the department's consumer information line at 800-927-4357. You may also obtain a copy of this law and these regulations free of charge from this insurer.

### What happens next

If you appeal, we will review our decision and provide you with a written determination. If we continue to deny the payment, coverage, or service requested or you do not receive a timely decision, you may be able to request an external review of your claim by an independent third party, who will review the denial and issue a final decision.

### Your privacy

Your health information is confidential. Any information you give us will be kept private. When contacting us about this notice or for help with other questions, please be prepared to provide your member name, member ID, and date of birth.

### Prevent fraud

If you suspect fraud or abuse involving these services or would like to report other healthcare fraud-related issues, please call the toll-free hotline at 1-800-338-6361 or e-mail us at [aetnasiu@aetna.com](mailto:aetnasiu@aetna.com).

**Resources available to help you**

Need help understanding this notice or our decision? **Call us free of charge at the toll-free number on your medical ID card.**

There are also other resources available to help you. Most plans are now subject to health care reform law. Call us or ask your employer if your plan is subject to the law. If it is, you can also contact the Employee Benefits Security Administration at 1-866-444-EBSA (3272) for help, if your health plan is provided by your employer. In addition, a Consumer Assistance Program may be able to assist you. You may also contact the Department of Insurance.

California Department of Managed Health Care, 980 9th Street, Suite #500, Sacramento, CA 95814-2725

Tel: 888-466-2219 (Toll-free), TDD: 877-688-9891, Fax: 916-255-5241, Email: [helpline@dmhc.ca.gov](mailto:helpline@dmhc.ca.gov), Web: [www.dmhc.ca.gov](http://www.dmhc.ca.gov)

California Department of Insurance, Consumer Services Division, 300 South Spring Street, South Tower

Los Angeles, CA 90013, Tel: 800-927-Help (4357), TTY: 800-482-4833, Web: [www.insurance.ca.gov](http://www.insurance.ca.gov)

|                      |                                                                                                                                         |
|----------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| English              | <b>To access language services at no cost to you, call the number on your ID card.</b>                                                  |
| Spanish              | Para acceder a los servicios lingüísticos sin costo alguno, llame al número que figura en su tarjeta de identificación.                 |
| Chinese Traditional  | 如欲使用免費語言服務，請撥打您健康保險卡上所列的電話號碼                                                                                                            |
| Vietnamese           | Để sử dụng các dịch vụ ngôn ngữ miễn phí, vui lòng gọi số điện thoại ghi trên thẻ ID của quý vị.                                        |
| Tagalog              | Upang ma-access ang mga serbisyo sa wika nang walang bayad, tawagan ang numero sa iyong ID card.                                        |
| Korean               | 무료 다국어 서비스를 이용하려면 보험 ID 카드에 수록된 번호로 전화해 주십시오.                                                                                           |
| Armenian             | Ձեր նախընտրած լեզվով ավտոմատ խոսքերդասարկություն ստանալու համար զանգահարեք ձեր բժշկական ապահովագրության քարտի վրա նշված հեռախոսահամարով |
| Persian Farsi        | برای دسترسی به خدمات زبان به طور رایگان، با شماره قید شده روی کارت شناسایی خود تماس بگیرید.                                             |
| Russian              | Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону, приведенному на вашей идентификационной карте.             |
| Japanese             | 無料の言語サービスは、IDカードにある番号にお電話ください。                                                                                                          |
| Arabic               | للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم الموجود على بطاقة اشتراكك.                                            |
| Punjabi              | ਤੁਹਾਡੇ ਲਈ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਵਾਲੀਆਂ ਪੰਜਾਬੀ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਕਰਨ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ 'ਤੇ ਦਿੱਤੇ ਨੰਬਰ 'ਤੇ ਫੋਨ ਕਰੋ।                             |
| Mon-Khmer, Cambodian | ដើម្បីទទួលបានសេវាកម្មភាសាដោយឥតគិតថ្លៃសម្រាប់លោកអ្នក សូមហៅទូរសព្ទទៅកាន់លេខដែលមាននៅលើប័ណ្ណសម្គាល់ខ្លួនរបស់លោកអ្នក។                        |
| Hmong                | Yuav kom tau kev pab txhais lus tsis muaj nqi them rau koj, hu tus naj npawb ntawm koj daim npav ID.                                    |
| Hindi                | बिना किसी कीमत के भाषा सेवाओं का उपयोग करने के लिए, अपने आईडी कार्ड पर दिए नंबर पर कॉल करें।                                            |
| Thai                 | หากท่านต้องการเข้าถึงการบริการทางด้านภาษาโดยไม่มีค่าใช้จ่าย โปรดโทรหมายเลขที่แสดงอยู่บนบัตรประจำตัวของท่าน                              |